

Richford town, VT

Risk-assessment baseline packet (county-level sections from Franklin County)

Town FIPS: 5001159125 Release: 2026-10 Data as of: 2026-09-30 Storm Events data through: 2026-06-30

Hazard Plain is an independent product built from public federal data. It is not a FEMA document and is not reviewed or endorsed by FEMA or any state agency.

Summary

Plan status as of 2026-09-30: No plan row in FEMA data.

Sections B1-a, B1-b, B1-c, B1-d, B1-e, B2-a and B2-b use Franklin County data (county FIPS 50011; each heading says so); the plan clock, B1-f and B2-c are for Richford town.

Highest expected annual loss (FEMA National Risk Index, modeled total; see B1-a): Inland Flooding (\$9,708,272 a year), Cold Wave (\$651,274) and Earthquake (\$631,041).

The tables that follow are organized by the items of FEMA's Local Mitigation Plan Review Tool, Element B (B1-a to B2-c); each heading says which item its tables support.

TERMS USED

EAL: expected annual loss: FEMA's modeled average yearly loss from a hazard.

NRI: FEMA's National Risk Index (version 1.20, December 2025).

NFIP: National Flood Insurance Program.

RL, SRL: repetitive loss and severe repetitive loss: flood-insured properties with repeated claims (definitions in B2-c).

FMA, HMGP: Flood Mitigation Assistance and Hazard Mitigation Grant Program, FEMA mitigation grants.

PA: FEMA Public Assistance: disaster aid to governments and some nonprofits.

Zone-level: NOAA logged the event for a National Weather Service forecast zone, which may include parts of neighboring counties.

County-coded: NOAA logged the event to this county.

FIPS: the federal code for a place; 5001159125 is this town.

D0 to D4: U.S. Drought Monitor categories, from abnormally dry (D0) to exceptional drought (D4).

F/EF, EFU: Fujita and Enhanced Fujita tornado ratings; EFU is an unrated tornado.

kt, CONUS: knots (1 kt is about 1.15 mph); the contiguous United States.

CFR: Code of Federal Regulations.

A4-a, E1-a: other items of FEMA's Local Mitigation Plan Review Tool (sources, and changes since the last plan).

Dollars: nominal (as reported, labeled with the year), not adjusted for inflation.

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Plan clock

No plan row in FEMA data

What changed since your last plan

Not available. No plan row in FEMA data, so there is no approval date to count from.

Sources: 1, 2, 4, 6 (numbered list at the end)

Plan status for this town

Source: 1

						Days to expiry negative = days since expiry	Update underway	Notes
Jurisdiction	Type	Status	Plan	Approved	Expires			

No rows for this unit.

No jurisdictions listed in FEMA plan data for this unit.

State plan status and tribal plans in this state: see the state page.

Supports FEMA checklist item B1-a: hazard identification

County-level: Franklin County.

Hazards NRI does not cover (local data needed)

- dam failure (incl. upstream dams)
- levee failure
- flash flood as its own subtype
- ice jams
- debris flows
- erosion (riverine and coastal)
- land subsidence and sinkholes
- expansive soils

The 18 National Risk Index hazards, ranked by expected annual loss (EAL)

Sources: 5, 6

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
1	Inland Flooding	Relatively Low	Relatively Low	\$9,674,744	\$7,585	\$25,944	\$9,708,272	55	
2	Cold Wave	Relatively Low	Relatively Low	\$293	\$47,557	\$603,424	\$651,274	33	Includes 5 Frost/Freeze records (outside NRI's Cold Wave definition; counted in this table and in B1-d, not in the B1-e descriptor).
3	Earthquake	Relatively Low	Relatively Low	\$550,057	n/a	\$80,983	\$631,041		Storm Events does not record earthquakes.
4	Lightning	Relatively Moderate	Relatively Moderate	\$49,508	n/a	\$538,214	\$587,723	4	
5	Strong Wind	Relatively Low	Relatively Low	\$135,707	\$28,054	\$241,021	\$404,782	184	Includes 31 High Wind and 42 Strong Wind records (NOAA non-thunderstorm wind types, outside NRI's Strong Wind definition).
6	Heat Wave	Very Low	Relatively Low	under \$1	\$50,248	\$230,150	\$280,398	7	
7	Hurricane	Relatively Low	Relatively Low	\$160,137	\$93,563	\$7,512	\$261,213	0	Declared 3 times; no Storm Events record of this type.
8	Ice Storm	Relatively Moderate	Relatively Moderate	\$232,454	n/a	\$23,617	\$256,071	3	
9	Tornado	Very Low	Very Low	\$58,290	\$383	\$134,289	\$192,963	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
10	Winter Weather	Relatively Low	Relatively Moderate	\$94,644	\$399	\$28,866	\$123,909	317	
11	Hail	Very Low	Very Low	\$3,315	\$14,974	\$16,818	\$35,107	61	

Rank by EAL	Hazard	NRI risk rating	EAL rating	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL total (see note) <i>modeled dollars per year</i>	Storm Events records, 1996 to 2026-06-30 <i>count</i>	Storm Events coverage note
12	Landslide	Relatively Low	Very Low	\$3,465	n/a	\$4,350	\$7,815	0	Declared 2 times; no Storm Events record of this type.
13	Wildfire	Very Low	Very Low	\$5,196	\$15	\$639	\$5,849	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
14	Avalanche	Very Low	Very Low	\$0	n/a	\$209	\$209	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).
15	Drought	No Rating	No Expected Annual Losses	n/a	\$0	n/a	\$0	0	No recorded events in Storm Events since 1996 (data through 2026-06-30).

Total = buildings + agriculture + population equivalence; FEMA values each expected death (or 10 injuries) at \$13.7 million (2024 dollars).

NRI risk rating combines expected annual loss with social vulnerability and community resilience; EAL rating rates expected annual loss alone. Both compare this county with all U.S. counties.

Local data needed: state and local landslide and wildfire records (Storm Events records these hazards only in part).

Not applicable to this county per NRI, with no federal declaration and no Storm Events record since 1996: coastal flooding, tsunami and volcanic activity. That is the evidence for leaving them out of the plan.

The state hazard mitigation plan also lists hazards for this county; FEMA asks the plan to explain any hazard it leaves out.

Supports FEMA checklist item B1-b: hazard location

County-level: Franklin County.

Affects the whole county (national data give no location within it): Cold Wave, Drought, Hail, Heat Wave, Ice Storm, Lightning, Strong Wind and Winter Weather.

Inland Flooding: The FEMA Flood Insurance Rate Map (FIRM) is the required location source for flooding. See the FEMA Flood Map Service Center (<https://msc.fema.gov>) for this county.

Hazards that vary within the county: highest-rated census tracts

Source: 5

Hazard	Highest-rated census tracts <i>NRI risk rating, score 0 to 100</i>
Avalanche	tract 103 (Very Low, 25.5); tract 104 (Very Low, 22.0); tract 110 (Very Low, 18.2)
Earthquake	tract 106 (Relatively Low, 76.4); tract 105 (Relatively Low, 74.7); tract 107 (Relatively Low, 69.5)
Hurricane	tract 106 (Relatively Low, 65.7); tract 102 (Relatively Low, 59.8); tract 101.02 (Relatively Low, 58.7)
Landslide	tract 103 (Relatively Moderate, 95.6); tract 110 (Relatively Low, 93.1); tract 104 (Relatively Low, 92.6)
Tornado	tract 106 (Relatively Low, 37.0); tract 105 (Relatively Low, 33.5); tract 107 (Relatively Low, 29.5)
Wildfire	tract 106 (Very Low, 67.4); tract 103 (Very Low, 64.6); tract 101.02 (Very Low, 64.2)

Up to 3 census tracts per hazard, highest National Risk Index rating first, then highest score; a tract number is the Census tract number (for example 103 is Census Tract 103). FEMA's Resilience Analysis and Planning Tool maps the National Risk Index for every tract: <https://www.fema.gov/emergency-managers/practitioners/resilience-analysis-and-planning-tool>

Supports FEMA checklist item B1-c: hazard extent

County-level: Franklin County.

Extent: scale, observed range and worst recorded event per hazard

Sources: 6, 7

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	Where in the county	Note
Avalanche	none (count and damage only)	0					
Cold/Wind Chill, Extreme Cold/Wind Chill	wind chill	28 records, 1997 to 2026 (28 zone-level)	1 day to 28 days (median 2 days); 25 with a recorded value	February 2015 (1 monthly summary record), zone-level		Countywide (zone-level records).	
Frost/Freeze (outside NRI's Cold Wave definition)	crop damage	5 records, 2005 to 2023 (5 zone-level)		Frost/Freeze, 2023-05-18, \$750,000 crop damage (2023 dollars); NWS zone VTZ002		Countywide (zone-level records).	
Drought	U.S. Drought Monitor scale (D0 to D4)	0					Storm Events enters a drought at D2 or worse east of the Rockies and D3 or worse from the Rockies west (NWS Instruction 10-1605); NRI drought counts D3 and D4 only.
Earthquake	Modified Mercalli (local data)	0					Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	hail size (inches)	71 records, 1958 to 2025	0.25 in to 2.5 in (median 1 in); 69 with a recorded value	2.5 in hail, 1961-06-13	Hail, 2009-07-16, \$0 property; \$20,000 crops (2009 dollars)	Event records naming places in the county: Franklin town (9 records), Highgate town (9 records), Fairfax town (6 records), Berkshire town (5 records), Enosburg Falls village (4 records), Enosburgh town (4 records), Richford town (4 records), Swanton town (4 records), Swanton village (4 records), Montgomery town (3 records); and 7 more places (see the Excel file).	
Excessive Heat, Heat	heat index (in event narratives)	7 records, 2006 to 2025 (7 zone-level)	1 day to 6 days (median 3 days); 6 with a recorded value	6 consecutive days, 2020-06-18 to 2020-06-23, zone-level	Heat, 2012-03-17, \$0 property; \$500,000 crops (zone total, 2012 dollars)	Countywide (zone-level records).	Heat records from November to March (unseasonable warmth, not a heat wave) are counted but not used for the longest run.
Hurricane, Tropical Storm, Tropical Depression	Saffir-Simpson	0					Storm Events files every zone of a storm's episode under the storm's type; flooding from the storm is filed as Flood or Flash Flood records.
Ice Storm	Sperry-Piltz ice scale (local data)	3 records, 1998 to 2013 (3 zone-level)		Ice Storm, 2013-12-20, \$1,000,000 property; \$0 crops (2013 dollars); NWS zone VTZ002		Countywide (zone-level records).	

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	Where in the county	Note
Flash Flood, Flood, Lakeshore Flood	damage and flood days (flood depth: FIRM)	55 records, 1996 to 2023 (24 zone-level)		Flood, 2011-08-28, \$500,000,000 property; \$500,000 crops (2011 dollars) (as recorded; the NCEI episode narrative gives about \$500 million for Tropical Storm Irene across Vermont, so this one-county figure is likely the statewide total)		Event records naming places in the county: Richford town (5 records), Montgomery town (3 records), Bakersfield town (2 records), Fletcher town (2 records), Highgate town (2 records), Sheldon town (2 records), Swanton town (2 records), Enosburg Falls village (1 record), Enosburgh town (1 record), Fairfax town (1 record); and 3 more places (see the Excel file). Zone-level records (24) apply countywide.	Flood depth: see the FEMA Flood Insurance Rate Map. Storm Events damage is often \$0 or blank for floods, major ones included; FEMA Public Assistance by declaration (B1-d) shows which floods cost the most.
Debris Flow	none (count and damage only)	0					
Lightning	annualized frequency (the measure FEMA's Local Mitigation Planning Handbook names)	4 records, 1996 to 2015		Lightning, 2004-07-12, damage not reported, 1 direct death, 1 direct injury	Lightning, 2007-07-09, \$50,000 property; \$0 crops (2007 dollars)	Event records naming places in the county: Bakersfield town (2 records), Georgia town (1 record), Highgate town (1 record).	Storm Events lists lightning with damage or casualties.
High Wind and Strong Wind (outside NRI's Strong Wind definition)	wind speed (kt and mph)	73 records, 1996 to 2026 (71 zone-level)	30 kt (35 mph) to 64 kt (74 mph) (median 43 kt (49 mph)); 64 with a recorded value	64 kt (74 mph) measured, High Wind, 2001-02-10; NWS zone VTZ002	High Wind, 2022-12-23, \$250,000 property; \$0 crops (zone total, 2022 dollars)	Event records naming places in the county: Fletcher town (1 record). Zone-level records (71) apply countywide.	
Thunderstorm Wind	wind speed (kt and mph)	140 records, 1958 to 2025	40 kt (46 mph) to 87 kt (100 mph) (median 50 kt (58 mph)); 99 with a recorded value	87 kt (100 mph), measurement type not recorded, Thunderstorm Wind, 1992-08-04	Thunderstorm Wind, 1993-08-31, \$500,000 property; crops not recorded (1993 dollars)	Event records naming places in the county: St. Albans town (18 records), St. Albans city (17 records), Swanton town (15 records), Swanton village (14 records), Fairfax town (10 records), Highgate town (10 records), Sheldon town (10 records), Georgia town (9 records), Bakersfield town (6 records), Berkshire town (5 records); and 7 more places (see the Excel file).	
Tornado	Enhanced Fujita (Fujita before Feb 2007)	8 records, 1957 to 1973	F/EF1 to F/EF2 (median F/EF2); 7 with a recorded value	F2 tornado, 1970-08-03, 4.5 mi path length (whole path, pre-1996), 150 yd wide, \$25,000 property; crops not recorded (1970 dollars), 7 direct injuries	Tornado, 1973-06-11, \$250,000 property; crops not recorded (1973 dollars)	No event record names a listed place in the county.	Before 1996 a tornado is listed once, under the county where it began, with its whole path's rating and length; from 1996 on, each county lists its own segment. Length is not used to rank tornadoes (see Methods).

Hazard	Scale	Records <i>count and years</i>	Observed range	Worst recorded event	Most damaging (when different)	Where in the county	Note
Wildfire	acres burned (local data)	0					
Winter Storm, Heavy Snow, Blizzard, Lake- Effect Snow, Winter Weather, Sleet	none in data (snowfall: local data)	317 records, 1996 to 2026 (317 zone- level)		Heavy Snow, 2007-02-14, \$150,000 property; \$0 crops (2007 dollars); NWS zone VTZ002		Countywide (zone-level records).	

Where a hazard names more than 10 jurisdictions, the table lists the 10 with the most records; every one is in the Excel file, sheet "B1-c Extent".

In event narratives only (local data needed): wind chill, temperature, heat index, ice thickness, acres burned and snow depth; any physical measure of avalanche, debris flow and lightning.

Storm Events records are more complete after 1996; before 1996 only Tornado (from 1950), Hail and Thunderstorm Wind (from 1955) exist. Zone-level records from zones that no NWS zone-county file places in this county (mostly before 2020) are not counted here (the Methods page explains the zone matching).

Dollars are nominal (as reported), labeled with the year; not adjusted for inflation.

A monthly summary record covers most or all of a month; it does not count days at wave conditions.

Supports FEMA checklist item B1-d: previous occurrences

County-level: Franklin County (federal declarations, statewide declarations and Storm Events history).

Federal declarations for this county: 30 declarations covering 25 separate hazard incidents counted in this packet (declarations for the same incident count once; non-natural and evacuation-only declarations are not counted).

No plan row in FEMA data, so there is no approval date to count from.

Federal disaster declarations for this county

Sources: 1, 2, 3

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance <i>federal share obligated, nominal dollars</i>	Flags	Notes
2024-08-08	2024-08-08	EM-3609-VT	Emergency	Tropical Depression Debby	Hurricane	no Public Assistance recorded	within last 5 years	
2024-04-19	2024-01-09	DR-4770-VT	Major disaster	Severe Winter Storm	Winter Weather	\$46,872.87	within last 5 years	
2023-07-14	2023-07-07	DR-4720-VT	Major disaster	Severe Storms, Flooding, Landslides, and Mudslides	Inland Flooding (primary); also designated: Landslide	\$28,308.46	within last 5 years	
2023-07-10	2023-07-09	EM-3595-VT	Emergency	Flooding	Inland Flooding	no Public Assistance recorded	within last 5 years	same incident as DR-4720
2023-03-20	2022-12-22	DR-4695-VT	Major disaster	Severe Storm and Flooding	Inland Flooding	\$138,589.71	within last 5 years	
2021-08-22	2021-08-22	EM-3567-VT	Emergency	Tropical Storm Henri	Hurricane	no Public Assistance recorded		
2020-04-08	2020-01-20	DR-4532-VT	Major disaster	COVID-19 Pandemic	Non-natural, not counted	\$422,403.22		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						federal share obligated, nominal dollars		
2020-03-13	2020-01-20	EM-3437-VT	Emergency	COVID-19	Non-natural, not counted	no Public Assistance recorded		same incident as DR-4532
2020-01-17	2019-10-31	DR-4474-VT	Major disaster	Severe Storm and Flooding	Inland Flooding	\$3,813,439.82		
2018-01-02	2017-10-29	DR-4356-VT	Major disaster	Severe Storm and Flooding	Inland Flooding	\$149,230.33		
2015-02-03	2014-12-09	DR-4207-VT	Major disaster	Severe Winter Storm	Winter Weather	no Public Assistance recorded		
2014-06-11	2014-04-15	DR-4178-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$113,227.23		
2014-01-29	2013-12-20	DR-4163-VT	Major disaster	Severe Winter Storms	Ice Storm	\$855,920.22		
2011-11-08	2011-05-20	DR-4043-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$600,020.21		
2011-09-01	2011-08-27	DR-4022-VT	Major disaster	Tropical Storm Irene	Hurricane	\$300,874.19		
2011-08-29	2011-08-26	EM-3338-VT	Emergency	Hurricane Irene	Hurricane	no Public Assistance recorded		same incident as DR-4022
2011-06-15	2011-04-23	DR-1995-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$290,862.31		
2010-12-22	2010-12-01	DR-1951-VT	Major disaster	Severe Storm	Hazard not mapped (severe storm title names no single hazard); not counted	\$137,511.92		
2008-07-15	2008-06-14	DR-1778-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$245,053.41		
2004-09-23	2004-08-12	DR-1559-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$500,264.23		
2002-07-12	2002-06-05	DR-1428-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	\$276,540.43		
1998-06-30	1998-06-17	DR-1228-VT	Major disaster	Severe Storms and Flooding	Inland Flooding	no Public Assistance recorded		
1998-01-15	1998-01-06	DR-1201-VT	Major disaster	Severe Ice Storms, Rain, High Winds and Flooding	Ice Storm; Inland Flooding; Strong Wind	no Public Assistance recorded		
1997-07-25	1997-07-15	DR-1184-VT	Major disaster	Excessive Rainfall, High Winds, and Flooding	Inland Flooding	no Public Assistance recorded		
1996-02-13	1996-01-19	DR-1101-VT	Major disaster	Ice Jams and Flooding	Inland Flooding (primary); also designated: Winter Weather	no Public Assistance recorded		
1993-05-12	1993-04-24	DR-990-VT	Major disaster	Heavy Rain, Snowmelt & Flooding	Inland Flooding	no Public Assistance recorded		
1990-07-25	1990-07-04	DR-875-VT	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		
1984-06-18	1984-06-06	DR-712-VT	Major disaster	Severe Storms & Flooding	Inland Flooding	no Public Assistance recorded		

Declared	Incident began	FEMA number	Type	Title	Mapped hazard	County Public Assistance	Flags	Notes
						<i>federal share obligated, nominal dollars</i>		
1976-08-05	1976-08-05	DR-518-VT	Major disaster	Severe Storms, High Winds & Flooding	Inland Flooding (primary); also designated: Strong Wind	no Public Assistance recorded		
1973-07-06	1973-07-06	DR-397-VT	Major disaster	Severe Storms, Flooding, & Landslides	Inland Flooding (primary); also designated: Landslide	no Public Assistance recorded		

County Public Assistance: the whole county's applicants, including state agencies FEMA files there (federal share obligated, nominal dollars); statewide rows are on the state page; this town's own matched Public Assistance is in B1-f.

Statewide declarations

Source: 2

Declared	Incident began	FEMA number	Type	Title	Mapped hazard
1964-03-17	1964-03-17	DR-164-VT	Major disaster	Flooding	Inland Flooding
1963-11-27	1963-11-27	DR-160-VT	Major disaster	Drought & Impending Freeze	Drought

FEMA recorded these with designated area Statewide and no county, so they are listed on every county page in the state and not counted with county rows. Local data needed: whether each one affected this county.

Previous occurrences by hazard, with explicit no-event rows

Sources: 2, 6, 7

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Avalanche	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Cold Wave	33			10	0		1996 to 2026-06-30	Includes 5 Frost/Freeze records.
Drought	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Earthquake	0			0	0			Storm Events does not record earthquakes; the USGS earthquake catalog is the source.
Hail	71			6	0		1955 to 2026-06-30	
Heat Wave	7			1	0		1996 to 2026-06-30	
Hurricane	0			0	3		1996 to 2026-06-30	No Storm Events records of this type; 3 federal declared incidents (see declarations table)
Ice Storm	3			0	2		1996 to 2026-06-30	
Inland Flooding	55			3	19		1996 to 2026-06-30	
Landslide	0			0	2		1996 to 2026-06-30	No Storm Events records of this type; 2 federal declared incidents (see declarations table)

Hazard	Storm Events records, all years on file <i>(years in the Period column)</i>	Since plan approval <i>records</i>	In the 12 months before plan approval <i>records</i>	Last 5 years <i>records</i>	Declared incidents, all years <i>separate disasters</i>	Declared since approval <i>separate disasters</i>	Period	Statement
Lightning	4			0	0		1996 to 2026-06-30	
Strong Wind	213			31	2		1955 to 2026-06-30	Includes 31 High Wind and 42 Strong Wind records.
Tornado	8			0	0		1950 to 2026-06-30	
Wildfire	0			0	0		1996 to 2026-06-30	No recorded events, 1996 to 2026-06-30, NOAA NCEI Storm Events
Winter Weather	317			51	3		1996 to 2026-06-30	

Notable Storm Events records

Sources: 1, 6, 7

Date	Event type	Magnitude or extent	Damage <i>nominal dollars</i>	Deaths, injuries <i>direct only</i>	Location	Flags	Why listed
2023-05-18	Frost/Freeze		\$0 property; \$750,000 crops (zone total, 2023 dollars)	0, 0	NWS zone VTZ002 (WESTERN FRANKLIN), zone-level	within last 5 years	B1-c worst recorded: Frost/Freeze
2020-06-18	Heat		\$0 property; \$0 crops (zone total, 2020 dollars)	0, 0	NWS zone VTZ002 (WESTERN FRANKLIN), zone-level		B1-c worst recorded: Excessive Heat, Heat
2015-02-01	Cold/Wind Chill		\$0 property; \$0 crops (zone total, 2015 dollars)	0, 0	NWS zone VTZ016 (EASTERN FRANKLIN), zone-level		B1-c worst recorded: Cold/Wind Chill, Extreme Cold/Wind Chill
2013-12-20	Ice Storm		\$1,000,000 property; \$0 crops (zone total, 2013 dollars)	0, 0	NWS zone VTZ002 (WESTERN FRANKLIN), zone-level		B1-c worst recorded: Ice Storm
2011-08-28	Flood		\$500,000,000 property; \$500,000 crops (2011 dollars) (as recorded; the NCEI episode narrative gives about \$500 million for Tropical Storm Irene across Vermont, so this one-county figure is likely the statewide total)	0, 0	RICHFORD to WEST SWANTON		B1-c worst recorded: Flash Flood, Flood, Lakeshore Flood
2007-02-14	Heavy Snow		\$150,000 property; \$0 crops (zone total, 2007 dollars)	0, 0	NWS zone VTZ002 (WESTERN FRANKLIN), zone-level		B1-c worst recorded: Winter Storm, Heavy Snow, Blizzard, Lake-Effect Snow, Winter Weather, Sleet
2004-07-12	Lightning		damage not reported	1, 1	BAKERSFIELD		deaths or injuries recorded
2001-02-10	High Wind	64 kt (74 mph) measured	\$1,000 property; crops not reported (zone total, 2001 dollars)	0, 0	NWS zone VTZ002 (FRANKLIN), zone-level		B1-c worst recorded: High Wind and Strong Wind
1996-01-19	Flood		\$410,000 property; crops not reported (zone total, 1996 dollars)	2, 0	NWS zone VTZ002 (WESTERN FRANKLIN), zone-level		deaths or injuries recorded
1992-08-04	Thunderstorm Wind	87 kt (100 mph), measurement type not recorded	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Thunderstorm Wind
1970-08-03	Tornado	F2, 4.5 mi path length (whole path, pre-1996), 150 yd wide	\$25,000 property; crops not recorded (1970 dollars)	0, 7	location not recorded		deaths or injuries recorded
1961-06-13	Hail	2.5 in	damage not recorded (pre-1996 record)	0, 0	location not recorded		B1-c worst recorded: Hail

The full list is in the Excel file, sheet "B1-d Storm Events history" (711 rows).

Location is the place NOAA recorded, as written in its data; it need not be a jurisdiction in this plan.

Local data needed: state-declared emergencies, from your state emergency management agency (federal data do not include them).

FEMA's declaration data list no tribal or special-area declarations for this state.

Supports FEMA checklist item B1-e: probability of future events

County-level: Franklin County.

Probability: FEMA annualized frequency and descriptor per hazard

Sources: 5, 6

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Avalanche	0.01	events per year	about 1 in 100 years	Possible	FEMA annualized frequency (modeled)	0	1994 to 2023 (30 years)	see B1-f	0.01 is NRI's minimum avalanche frequency for a county in an avalanche susceptibility zone; NRI records no avalanche here, so the descriptor reflects the floor, not local events.
Cold Wave	3.81	event-days per year	about 3.81 days per year	Likely	Storm Events event-days in 11 of 30 years, 1996 to 2025 (36.7%)	71.6	2005-11-12 to 2024-11-12 (19 years)	countywide	
Drought	0	event-days per year	none modeled		Storm Events event-days in 0 of 30 years, 1996 to 2025 (0%)	0	2000 to 2025 (25.25 years; D3 and D4 only)	countywide	No Storm Events drought record, 1996 to 2025
Earthquake	0.00297	annual probability at a location	chance a given location in the county has at least minor-damage shaking in a year: 0.297%			not shown	modeled	see B1-f	No descriptor (Storm Events does not record earthquakes).
Hail	0.851	events per year	about 0.85 per year	Likely	FEMA annualized frequency (modeled)	32.4 (modeled)	1986 to 2023 (38 years)	countywide	
Heat Wave	1.76	event-days per year	about 1.76 days per year	Likely	Storm Events event-days in 6 of 30 years, 1996 to 2025 (20%)	32.4	2005-11-12 to 2024-11-12 (19 years)	countywide	
Hurricane	0.021	events per year	about 1 in 48 years	Possible	FEMA annualized frequency (modeled)	6	1851 to 2024 (Atlantic)	see B1-f	NRI counts hurricane and tropical storm tracks passing within storm-force wind range; federal declarations are in B1-d.
Ice Storm	0.468	event-days per year	about 0.468 days per year	Possible	Storm Events event-days in 2 of 30 years, 1996 to 2025 (6.67%)	32	1946-12-31 to 2014-02-12 (67 years)	countywide	
Inland Flooding	1.71	event-days per year	about 1.71 days per year	Likely	Storm Events event-days in 22 of 30 years, 1996 to 2025 (73.3%)	48	1996 to 2023 (28 years)	see B1-f	

Hazard	FEMA annualized frequency (modeled) <i>unit per row</i>	Unit	In plain terms	Descriptor	Descriptor basis	NRI events or days in its record period (hail, wind and tornado are area-weighted, so can be fractional)	NRI period	Location	Note
Landslide	0.799	events per year (modeled)	about 0.8 per year	Likely	FEMA annualized frequency (modeled)	not shown	modeled	see B1-f	
Lightning	22.7	days per year with a strike	about 22.7 days per year	Highly likely	FEMA annualized frequency (modeled)	not shown	1995 to 2023 (29 years; CONUS)	countywide	
Strong Wind	0.573	events per year	about 0.57 per year	Likely	FEMA annualized frequency (modeled)	22	1986 to 2023 (38 years)	countywide	
Tornado	0.0238	events per year	about 1 in 42 years	Possible	FEMA annualized frequency (modeled)	not shown	1950 to 2023 (EF2+); 1986 to 2023 (EF0-1)	see B1-f	
Wildfire	0.0000172	annual probability at a location	chance a given location in the county burns in a year: 0.00172%		Storm Events records in 0 of 30 years, 1996 to 2025 (0%)	not shown	modeled	see B1-f	No descriptor: no Storm Events record 1996 to 2025
Winter Weather	17.3	event-days per year	about 17.3 days per year	Highly likely	Storm Events event-days in 30 of 30 years, 1996 to 2025 (100%)	325	2005-11-12 to 2024-11-12 (19 years)	countywide	

FEMA annualized frequency (modeled) is the National Risk Index v1.20 (December 2025) estimate of how often a hazard affects this county in a year; it is not recorded events divided by years, and its unit differs by hazard (events, event-days, or days with a lightning strike per year). For earthquake, wildfire, coastal flooding and tsunami the value is the chance (or number of events) at a location in the county, not across the county, so no "1 in N years" is given and the descriptor comes from Storm Events where it has a record (none for earthquake). The Methods page gives each hazard's method, from FEMA's National Risk Index Technical Documentation v1.20.

Where NRI gives event-days, the descriptor comes from the share of years with a Storm Events record; NRI's source records more events, so the two differ.

Descriptor scale used in this packet (defined per unit)

Sources: 5, 6

Unit	Descriptor	Definition
events per year	Highly likely	1 or more per year
events per year	Likely	about once in 1 to 10 years
events per year	Possible	about once in 10 to 100 years
events per year	Unlikely	less than once in 100 years
annual probability	Likely	10% to under 100% chance in a given year
annual probability	Possible	1% to under 10% chance in a given year
annual probability	Unlikely	under 1% chance in a given year
event-days (share of years)	Highly likely	event-days recorded in 90% or more of years
event-days (share of years)	Likely	event-days recorded in 10% to under 90% of years
event-days (share of years)	Possible	event-days recorded in some years but under 10% of years
lightning strike-days	Highly likely	cloud-to-ground strikes on 1 or more days per year

Intensity bands: historical frequency (Storm Events)

Source: 6

Hazard	Band	Years	Events <i>county-coded records</i>	Years in period	Events per year <i>events / years</i>
Hail	1.00-1.99 in	1996 to 2025	34	30	1.13
Hail	2.00 in+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	50-64 kt	1996 to 2025	92	30	3.07
Thunderstorm Wind (counted as NRI Strong Wind)	65 kt+	1996 to 2025	2	30	0.0667
Thunderstorm Wind (counted as NRI Strong Wind)	unmeasured or below 50 kt	1996 to 2025	17	30	0.567
Tornado	EF0-1	1996 to 2025	0	30	0
Tornado	EF2-3	1996 to 2025	0	30	0
Tornado	EF4-5	1996 to 2025	0	30	0
Tornado	unrated (EFU)	1996 to 2025	0	30	0

The bands show how often events of each severity were recorded in this county, to profile how severe events have been (FEMA's probability item asks for the range of intensities).

Hail smaller than 1 inch is not counted: on 2010-01-05 the National Weather Service raised its severe-hail threshold from 3/4 inch to 1 inch, so smaller reports became less common after 2009 (NWS Service Change Notice 09-52). NRI hail frequency uses a 0.75 inch threshold.

Optional: future conditions. Not a required item in the 2025 FEMA Local Mitigation Planning Policy Guide; some states ask for it. The federal Climate Mapping for Resilience and Adaptation (CMRA) site gives county exposure to future climate conditions (<https://resilience.climate.gov/>).

Supports FEMA checklist item B1-f: hazards that vary across jurisdictions

Range of census tract risk within the county

Source: 5

Hazard	Tracts <i>rated of all</i>	NRI risk score, 0 to 100			Tracts by rating
		Min	Median	Max	
Avalanche	3 of 11	18.2	22.0	25.5	Very Low 3, Not Applicable 8
Cold Wave	11 of 11	35.2	49.2	62.6	Relatively Moderate 6, Relatively Low 5
Drought	0 of 11				No Rating 11
Earthquake	11 of 11	33.9	56.5	76.4	Relatively Low 10, Very Low 1
Hail	11 of 11	25.1	34.7	43.9	Relatively Low 3, Very Low 8
Heat Wave	11 of 11	9.4	26.9	54.7	Relatively Low 9, Very Low 2
Hurricane	11 of 11	51.3	57.3	65.7	Relatively Low 10, Very Low 1
Ice Storm	11 of 11	68.7	80.2	92.4	Relatively High 2, Relatively Moderate 8, Relatively Low 1
Inland Flooding	11 of 11	20.8	61.6	82.8	Relatively High 3, Relatively Moderate 5, Relatively Low 3
Landslide	11 of 11	19.4	83.4	95.6	Relatively Moderate 1, Relatively Low 6, Very Low 4
Lightning	11 of 11	73.6	90.5	97.4	Very High 2, Relatively High 8, Relatively Moderate 1
Strong Wind	11 of 11	44.1	64.8	85.1	Relatively High 1, Relatively Moderate 9, Relatively Low 1
Tornado	11 of 11	18.1	27.9	37.0	Relatively Low 3, Very Low 8
Wildfire	11 of 11	30.4	57.2	67.4	Very Low 11
Winter Weather	11 of 11	61.8	81.5	92.2	Relatively High 7, Relatively Moderate 4

Franklin County's 11 census tracts; NRI rates census tracts, not towns.

Rated tracts only: No Rating (score 0.0), Not Applicable and Insufficient Data tracts are counted but not used for the minimum, median and maximum.

The score ranks a tract against all U.S. tracts (100 = highest). The rating is FEMA's category for the tract's risk value, computed differently, so the two can disagree.

Frequency data for cold wave, hail, heat wave, ice storm, lightning, strong wind and winter weather are county-wide or coarse (49 km grid or NWS zone), the same for every jurisdiction; the tract range mostly reflects where buildings and people are.

Each jurisdiction (starting figures from federal data)

Sources: 1, 3, 4, 6

Jurisdiction	Type	Plan status	Repetitive loss	Public Assistance to this jurisdiction	Event records naming this place	Notes
			<i>FMA RL and SRL (44 CFR 77.2); repeat- flood, any definition</i>	<i>FEMA records matched by applicant name; federal share obligated, nominal dollars</i>	<i>all years; since its plan</i>	

No rows for this unit.

No plan row in FEMA data, so no NFIP community ID or Public Assistance applicant match is available for this town.

Supports FEMA checklist items B2-a and B2-b: vulnerability and potential impacts

County-level: Franklin County (National Risk Index exposure and expected annual loss; since-plan counts use Richford town's approval date).

Local data needed

The table below gives county-level starting figures; the plan describes impacts for each jurisdiction and its own assets.

No plan row in FEMA data, so there is no approval date to count from.

- Critical facilities and lifelines per hazard
- A problem statement per jurisdiction per hazard
- Changes in development in hazard-prone areas since the last approval, or a statement of none (E1-a)
- Future assets
- Vermont Flood Ready Atlas and Agency of Natural Resources (ANR) river corridors for town flood and erosion locations.
- The Emergency Relief and Assistance Fund (ERAF) Flood Hazard Summary gives E911 building counts in the Special Flood Hazard Area (SFHA) per town.
- Vermont Dam Inventory for dams in and upstream of the town.
- Vermont Emergency Management (VEM) hazard mitigation planning resources and the 2023 Vermont State Hazard Mitigation Plan. <https://vem.vermont.gov/hm-planning-resources>

County-level starter: exposure, expected annual loss and damage since the plan (Franklin County, county-level)

Sources: 1, 2, 3, 5, 6, 7

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Avalanche	\$0	n/a	under 1	\$0	n/a	\$209					building exposure is 0 in NRI
Cold Wave	\$11,817,558,168	\$238,982,802	49,919	\$293	\$47,557	\$603,424	under 0.0001%				
Drought	n/a	\$0	n/a	n/a	\$0	n/a					agriculture exposure is 0 in NRI
Earthquake	\$20,169,599,717	n/a	49,946	\$550,057	n/a	\$80,983	0.00273%				
Hail	\$11,817,558,168	\$238,982,802	49,919	\$3,315	\$14,974	\$16,818	under 0.0001%				
Heat Wave	\$11,817,558,168	\$238,982,802	49,919	under \$1	\$50,248	\$230,150	under 0.0001%				
Hurricane	\$11,770,268,134	\$235,552,379	49,719	\$160,137	\$93,563	\$7,512	0.00136%				
Ice Storm	\$11,817,558,168	n/a	49,919	\$232,454	n/a	\$23,617	0.00197%				
Inland Flooding	\$11,778,204,298	\$14,521,024	1,051	\$9,674,744	\$7,585	\$25,944	n/a (see note)				NRI counts the full building value of any census block with some flood loss; this is not the value of buildings in the floodplain. Use local FIRM overlays for B2-a/B2-b.
Landslide	\$398,897,706	n/a	1,699	\$3,465	n/a	\$4,350	0.000869%				

Hazard	Building exposure <i>modeled dollars</i>	Agriculture exposure <i>modeled dollars</i>	Population exposed <i>people</i>	EAL buildings <i>modeled dollars per year</i>	EAL agriculture <i>modeled dollars per year</i>	Cost of expected deaths and injuries <i>FEMA's dollar value per year, not property damage</i>	EAL as % of exposure <i>buildings; agriculture where noted</i>	Storm Events damage since plan <i>county-coded records, property plus crops, nominal dollars</i>	Zone-level damage since plan <i>property plus crops, reported for the zone</i>	Public Assistance since plan <i>nominal dollars; see note</i>	Note
Lightning	\$11,817,558,168	n/a	49,919	\$49,508	n/a	\$538,214	0.000419%				
Strong Wind	\$11,817,558,168	\$238,982,802	49,919	\$135,707	\$28,054	\$241,021	0.00115%				
Tornado	\$11,817,558,168	\$238,982,802	49,919	\$58,290	\$383	\$134,289	0.000493%				
Wildfire	\$3,988,322,125	\$115,945,169	19,653	\$5,196	\$15	\$639	0.00013%				
Winter Weather	\$11,817,558,168	\$238,982,802	49,919	\$94,644	\$399	\$28,866	0.000801%				

Totals since the plan: not available. No plan row in FEMA data, so there is no approval date to count from.

FEMA does not split Public Assistance by hazard. A declaration mapped to several hazards is listed under each of them with its full amount, so the per-hazard column does not add up to the total; the unit total counts each declaration once.

NRI computes earthquake exposure on its own basis, so it exceeds the county building value in B2-a.

Supports FEMA checklist item B2-a: vulnerability (county context)

County-level: Franklin County.

County context

Source: 5

Measure	Value
Population	49,919
Building value (total, not at risk)	\$11,817,558,168
Agriculture value (total, not at risk)	\$238,982,802
NRI risk rating (all hazards)	Very Low
Expected annual loss, buildings and agriculture, all hazards	\$11,210,586
Expected annual loss, population equivalence, all hazards (NRI values each statistical life at \$13.7M; a modeled value of expected deaths and injuries, not property damage)	\$1,936,038
Social vulnerability rating	Very Low
Community resilience rating	Very High
NRI version	December 2025

FEMA's all-hazard expected annual loss adds buildings, agriculture and population equivalence; this table gives the property part and the population-equivalence part as separate rows.

Social vulnerability: higher means people are more likely to be harmed and slower to recover. Community resilience: lower means the community is less able to recover. High social vulnerability and low resilience both raise the NRI risk rating.

Supports FEMA checklist item B2-c: repetitive loss properties

Repetitive loss in Franklin County, both definitions

Sources: 1, 4

Definition	Properties	Severe repetitive loss	Properties
Repetitive loss, FMA definition (44 CFR 77.2)	0	Severe repetitive loss, FMA definition (44 CFR 77.2)	0
Repetitive loss, NFIP insurance definition	6	Severe repetitive loss, NFIP insurance definition	0

The state NFIP coordinator's list, the source FEMA's Handbook names, often uses the NFIP insurance definition (second row).

Repeat-flood properties: county total and NFIP communities

Sources: 1, 4

Scope	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
County total	0	0	6	0	6	0	1
of which: Berkshire town	0	0	1	0	1	0	0
of which: Enosburg Falls village	0	0	1	0	1	0	0
of which: Montgomery town	0	0	1	0	1	0	0
of which: St Albans town	0	0	3	0	3	0	1

County repeat-flood properties by occupancy group

Sources: 1, 4

Occupancy group	RL, FMA <i>properties</i>	SRL, FMA <i>properties</i>	RL, NFIP <i>properties</i>	SRL, NFIP <i>properties</i>	Any category <i>properties</i>	Mitigated <i>properties</i>	Currently insured <i>properties</i>
single-family residential	0	0	5	0	5	0	1
2 to 4 unit residential	0	0	1	0	1	0	0
other residential	0	0	0	0	0	0	0
non-residential	0	0	0	0	0	0	0
not reported	0	0	0	0	0	0	0

FEMA's occupancy groups have no institutional class; institutional properties are counted in non-residential or other residential in the table by occupancy group.

FMA RL and FMA SRL are the Flood Mitigation Assistance definitions (44 CFR 77.2), the ones the FEMA Local Mitigation Planning Policy Guide cites. NFIP repetitive loss (the FEMA insurance definition) is 2 or more claims over \$1,000 in 10 years, and a property can leave that group once it is mitigated. Also shown: NFIP severe repetitive loss, any category, mitigated and currently insured. The Methods page gives the OpenFEMA field details.

Counts are aggregates of FEMA's public NFIP Multiple Loss Properties file (FEMA's data date 2026-08-02; file version 2026-08-04). No property is identified. County assignment is FEMA's geocode.

In this county 0 properties are FMA repetitive loss but not NFIP repetitive loss, and 6 properties are NFIP repetitive loss but not FMA repetitive loss.

Exact counts; no count suppression.

Sources

Tables cite these sources by number. The full list, for the plan's bibliography (FEMA review item A4-a):

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 6. NOAA NCEI, NOAA NCEI Storm Events Database, details files (csvfiles v1.0), version c20260918, pulled 2026-09-30, <https://www.ncei.noaa.gov/pub/data/swdi/stormevents/csvfiles/>
 7. NOAA National Weather Service, NWS county-public forecast zones correlation file, version bp03mr20 to bp16ap26 (11 files; newest bp16ap26), pulled 2026-09-30, <https://www.weather.gov/gis/ZoneCounty>
 8. U.S. Census Bureau, Census 2024 Gazetteer, 2020 place by county, CT county-to-cousub crosswalk, version 2024-gazetteer, pulled 2026-09-30, https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_counties_national.zip, [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_cousubs_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_cousubs_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_place_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_place_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_unsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_unsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_elsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_elsd_national.zip), [https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gazetteer/2024_Gaz_scsd_national.zip](https://www2.census.gov/geo/docs/maps-data/data/gazetteer/2024_Gaz_scsd_national.zip), https://www2.census.gov/geo/docs/reference/codes2020/national_place_by_county2020.txt, https://www2.census.gov/geo/docs/reference/ct_change/ct_cou_to_cousub_crosswalk.xlsx (used to match place names and codes; no table prints its values)
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What this packet is and what the plan adds

This packet is the federal data for the plan's risk assessment (the summary on page 1 says how it is organized); the plan and FEMA's review decide whether each item is met.

The plan adds what only the community has: local data on assets, critical facilities, development and each jurisdiction's impacts; local hazard history, including state-declared emergencies; the mitigation strategy; and adoption.

How the federal data are built: National Risk Index values are FEMA's model, not counts of events. Storm Events is more complete from 1996; zone-level records are placed by forecast zone, not by location in the county. Public Assistance for a jurisdiction is matched by applicant name. The Methods page gives every rule and the known edge cases.

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Corrections: to report an error, name the packet, the table and what your records show. Contact: contact@hazardplain.org